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IT IS SO ORDERED.

Dated: August 16, 2014



ALAN M. KOSCHIK  
U.S. Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION

IN RE:	)	In Proceedings Under
	)	Chapter 13
Keith Richard and Nicole Michele Hamilton	)	Case Number 11-50488
Debtors.	)	
	)	Adversary Proceeding No. 14-05011
Keith Richard and Nicole Michele Hamilton	)	
Plaintiffs.	)	
-vs-	)	
U.S. Bank Home Mortgage <i>et al.</i>	)	Hon. Marilyn Shea-Stonum
Defendants.	)	

**ORDER GRANTING DEBTORS' MOTION FOR DEFAULT JUDGMENT TO  
DETERMINE THAT THE CLAIM OF FIRSTMERIT BANK, N.A.  
SHALL BE FULLY UNSECURED PURSUANT TO 11 U.S.C. SECTION 522(f) OF THE  
BANKRUPTCY CODE**

This cause came on to be considered upon the Plaintiffs-Debtors (herein after "Plaintiffs") Adversary Proceeding to determine that the claim of FirstMerit Bank, N.A. shall be fully unsecured pursuant to section 522(f) of the Bankruptcy Code.

The Court finds that the Plaintiffs have alleged that good cause exists for the granting of

the motion. Plaintiffs and Defendants U.S. Bank Home Mortgage, U.S. Bank, N.A. and FirstMerit Bank, N.A., and all other necessary parties were served with the Complaint in the Adversary Proceeding and the Motion for Default Judgment. No party filed a response or otherwise appeared in opposition to the Complaint in the Adversary Proceeding.

The Court therefore Orders that the Judgment Lien of FirstMerit Bank, N.A. be released upon the presentation of this Order and upon proof of the completion of the Chapter 13 Plan of the Plaintiffs-Debtors:

FirstMerit Bank, N.A., Judgment Lien filed with the Summit County Clerk of Court, Case No. JL-20110751 filed on January 27, 2011, in the amount of \$23,374.17 plus interest and costs.

It is FURTHER ORDERED that the claim of FirstMerit Bank, N.A. shall be treated as unsecured and paid as such by the Chapter 13 Trustee.

It is FURTHER ORDERED that the Judgment Lien of FirstMerit Bank, N.A., recorded on or about January 27, 2011, with the Summit County Clerk of Courts on the real property of Plaintiffs-Debtors located at 1368 Ada Street, Akron, OH 44306, and having an outstanding balance owed of approximately \$23,374.17, is ordered released upon the completion and discharge of the Debtors' Chapter 13 case.

It is FURTHER ORDERED that this Order is not effective in the absence of the granting of the Chapter 13 discharge. County or State officials are Ordered to release said lien upon presentation of a certified copy of this Order and a certified copy of the Chapter 13 discharge. If the official refuses to release the lien upon proper presentation of documents and fees, recordation of a certified copy of this Order and a certified copy of the Chapter 13 discharge shall act as a release of the lien.

IT IS SO ORDERED.

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Respectfully submitted,

/s/ *Priscilla A. Schnittke*  
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SERVICE LIST

United States Trustee, USTP.Region09@usdoj.gov, via electronic filing  
Keith L. Rucinski, Chapter 13 Trustee, krucinski@ch13akron.com, via electronic filing  
Priscilla Schnittke, Attorney for Plaintiffs-Debtors, pschnittke@knevel.com, via electronic filing

By regular United States Mail, postage pre-paid:

Plaintiffs-Debtors:

Keith Richard and Nicole Michele Hamilton, 1368 Ada Street, Akron, OH 44306

Creditors/Other Parties in interest:

U.S. Bank Home Mortgage, Attn: Highest Officer, 17500 Rockside Road, Bedford, OH 44146-2099

U.S. Bank, N.A., Attn.: Highest Officer, 425 Walnut Street, Cincinnati, OH 45202

FirstMerit Bank, N.A., Attn.: Highest Officer, 106 South Main Street, Akron, OH 44308